

Information to identify the case:

Debtor 1	<u>Mark W. Dublanica</u>	Social Security number or ITIN	xxx-xx-0374
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tara M. Dublanica</u>	Social Security number or ITIN	xxx-xx-2006
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-33792-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark W. Dublanica

Tara M. Dublanica

1/8/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Mark W. Dublanica
 Tara M. Dublanica
 Debtors

Case No. 12-33792-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Jan 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2018.

db/jdb
 cr
 +Mark W. Dublanica, Tara M. Dublanica, 6 Vail Street, Nutley, NJ 07110-1733
 +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516238429 Bank of America, PO Box 15312, Wilmington, DE 19850-5312
 513391711 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
 513391724 Department of Education, Fed Loan Servicing Center, PO Box 530210, Atlanta, GA 30353-0210
 513435883 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513423023 +JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191, Phoenix, AZ 85004-1071
 513391718 +New Jersey Gross Income Tax, PO Box 046, Trenton, NJ 08601-0046
 513408010 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
 513391720 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
 513391719 +Pivrotto & Foster, Certified Public Accountants, PA, 710 Route 46 East, Fairfield, NJ 07004-1540
 513529755 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
 513454072 +TD Auto Finance LLC, Deily, Mooney & Glastetter, LLP, 10000 Lincoln Drive East, Suite 201, Marlton, NJ 08053-3105
 513391722 +Township of Nutley (Water Dept), 1 Kennedy Drive, Nutley, NJ 07110-2786
 517189970 U.S. Department of Education, PO Box 530260, Payment Center, Atlanta, GA 30353-0260
 513391723 US Bank, N.A., CB Disputes, St Louis, MO 63166
 513654659 WELLS FARGO HOME MORTGAGE, ATTENTION: BANKRUPTCY DEPARTMENT MAC # D, 3476 STATEWIDE BLVD., FORT MILL, SC 29715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 08 2018 22:54:30 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 08 2018 22:54:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513391708 +EDI: AMEREXPR.COM Jan 08 2018 22:13:00 American Express, American Express Special Research, PO Box 981540, El Paso, TX 79998-1540
 513471239 EDI: BECKLEE.COM Jan 08 2018 22:13:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513598810 EDI: RESURGENT.COM Jan 08 2018 22:23:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 513391710 EDI: BANKAMER.COM Jan 08 2018 22:13:00 Bank of America, N.A., 4161 Piedmont Parkway, Greensboro, NC 27410
 513391709 EDI: BANKAMER.COM Jan 08 2018 22:13:00 Bank of America, Attention: Recovery Department, 4161 Piedmont Parkway, Greensboro, NC 27410
 513515011 EDI: BANKAMER.COM Jan 08 2018 22:13:00 Bank of America, N.A., NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012
 513561326 EDI: BL-BECKET.COM Jan 08 2018 22:13:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513391712 +EDI: CAPITALONE.COM Jan 08 2018 22:13:00 Capital One, N.A., PO Box 26030, Richmond, VA 23260-6030
 513558318 EDI: CAPITALONE.COM Jan 08 2018 22:13:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
 513391713 +EDI: CHASE.COM Jan 08 2018 22:23:00 Chase, Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
 513391714 +EDI: CHASE.COM Jan 08 2018 22:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 513391715 +EDI: CHRYSLER.COM Jan 08 2018 22:13:00 Chrysler Financial/TD Auto Finance, Attention: Bankruptcy, PO Box 860, Roanoke, TX 76262-0860
 513391716 EDI: DISCOVER.COM Jan 08 2018 22:13:00 Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850
 513405916 EDI: DISCOVER.COM Jan 08 2018 22:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 514063477 EDI: RMSC.COM Jan 08 2018 22:13:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 513677586 EDI: JEFFERSONCAP.COM Jan 08 2018 22:13:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 513391717 +EDI: CBSKOHL.COM Jan 08 2018 22:13:00 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
 513656846 EDI: PRA.COM Jan 08 2018 22:13:00 Portfolio Recovery Associates, LLC, c/o Rutgers University Alumni Fed, POB 41067, Norfolk VA 23541
 513643805 EDI: PRA.COM Jan 08 2018 22:13:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 513453726 +E-mail/Text: bncmail@w-legal.com Jan 08 2018 22:54:41 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: Jan 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513391721 +EDI: WTRNBANK.COM Jan 08 2018 22:13:00 Target National Bank Visa,
C/O Financial & Retail Services, Mailstop BV, PO Box 9475, Minneapolis, MN 55440-9475
513391725 EDI: WFFC.COM Jan 08 2018 22:13:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
Frederick, MD 21701

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513564598* Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com
Jonathan Stone on behalf of Debtor Mark W. Dublanica jonstonelaw@gmail.com,
bkecf_stone@bkexpress.info;r43620@notify.bestcase.com
Jonathan Stone on behalf of Joint Debtor Tara M. Dublanica jonstonelaw@gmail.com,
bkecf_stone@bkexpress.info;r43620@notify.bestcase.com
Linda S. Fossi on behalf of Creditor TD Auto Finance LLC lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 7